Journal of Finance, Economics and Business
Vol. 2 No. 2, December 2023
https://risetekonomi.com/jurnal/index.php/feb

ANALYSIS OF THE IMPLEMENTATION OF RISK MANAGEMENT ON BSI HASANAH CARD PRODUCTS (Case Study at PT Bank Syariah Indonesia KC Medan Ahmad Yani)

REGINA YOLANDA SILALAHI [1]

[1] Universitas Islam Negeri Sumatera Utara

ABSTRACT

In accordance with sharia law and principles, Bank Syariah Indonesia issues cards called hasanah cards whose functions are similar to credit cards. The financing card product issued by PT Bank Syariah Indonesia has risks in its management. This research aims to determine the mechanism for issuing hasanah card products and to determine the application of risk management in reducing the risk of default or credit risk on hasanah cards at PT Bank Syariah Indonesia KC Medan Ahmad Yani. The method used in this research is a descriptive qualitative method. The data collection techniques that the author uses in this research are interviews and documentation observation. And the data used is primary data from interviews with Hasanah Card at BSI KC Medan Ahmad Yani and secondary data comes from books, journals, brochures and others. The results of this research state that the hasanah card issuance mechanism applies 3 contracts, namely kafalah, qardh and ijarah. The biggest risks are the risk of bad credit and irregularities in payments. However, in overcoming this risk, PT Bank Syariah KC Medan Ahmad Yani implements risk management, namely if there is a delay in payment for the Hasanah Card, a ta'widh fee will be charged, namely by setting a maximum benchmark fee based on the approved card limit, which is called a monthly fee. The nominal monthly fee is 1.75%. Islam prohibits taking profits in buying and selling transactions or lending and borrowing, the application of this hasanah card is in accordance with the National Sharia Fatwa (DSN) No.54/DSN-MUI/X/2006.) Implementation of risk management to reduce the risk of default on hasanah cards in Bank Syariah Indonesia is carried out using a process of risk identification, risk measurement, risk monitoring and risk control which is guided by the 5C principles of Character, Capacity, Capital, Collateral and Condition.

Keywords: Risk, Risk Management, Hasanah Card

ARTICLE HISTORY:
Submitted date: 01-10-2023
Approved date: 12-11-2023
Published Online: 30-11-2023

CORRESPONDING:
Name : Regina Yolanda Silalahi
E-mail : reginayolandas314@gmail.com

E-ISSN: 2988-1234
DOI : 10.59827/jfeb.v2i2.87
PUBLISHER:
Laboratorium Riset Ekonomi

INTRODUCTION

Human needs continue to increase causing banks to compete to provide services that can make it easier for people to make transactions. The needs required by society are increasingly numerous and diverse, both productive and consumptive needs, so alternatives are needed to meet these needs. In Indonesia, the banking system consists of two types, namely conventional banking and sharia banking. The main motivation for conventional banks is to make a profit, while the profit motive for Islamic banks is based on the Koran and hadith. (Usanti & Shomad, 2016).

Banking as a financial institution has a management system to reduce or minimize the percentage of losses that will be borne by the bank by implementing risk management. Based on POJK Number 18/POJK.03/2016 concerning the Implementation of Risk Management for Commercial Banks, through the implementation of risk management banks are expected to be able to better measure and control the risks they face in carrying out their business activities. Furthermore, the implementation of risk management by banks will support the effectiveness of the risk-based bank supervision framework implemented by the OJK. Efforts to implement risk management are not only aimed at the interests of the bank but also the interests of customers. An important aspect in protecting customer interests and in the context of risk control is the transparency of information related to bank products or activities. OJK sets this provision as a minimum standard that must be met by Indonesian banks in implementing risk management (18/POJK.03/2016, 2022).

With the growing development of the banking world in Indonesia, existing banks are trying to always improve the quality of service in order to attract new customers and maintain the loyalty of old customers. The product services offered are basically no different from the product services offered by conventional banking, but use sharia contracts. Plastic cards or what are commonly known as credit cards are products in the banking world that are considered capable of attracting customers' attention when using them. (Rifai, 2018).

Most of the credit cards used by the public are conventional credit cards that use an interest system. Interest charges can also burden card holders because the amount

that must be paid to the bank is quite large if they do not pay their credit card bill on time. Because the amount owed will be repaid by the bank.

Table 1 Number of Credit Card Growth in Indonesia

Year	Number of Cards (Million)	Transaction Value (Million)
2017	17.24	288,913
2018	17.28	305,201
2019	17.49	332,645
2020	16.94	231,553
2021	16.51	237,749
Juni 2022	16.70	145.478

Data Source: Bank Indonesia

According to data from Bank Indonesia, the number of credit cards in circulation from 2017-2022, namely credit cards circulating in Indonesia in 2017, was 17.24 million. In 2018 it increased to 17.28 million. In 2019 the number of credit cards increased to 17.49 million. Then in 2020, the number of credit cards decreased to 16.94 million due to the COVID-19 pandemic that hit, likewise in 2021, there was also a decrease to 16.51 million. By September 2022, the number of cardholders had increased to 16.89 due to the Covid-19 figures starting to decline and people being able to carry out their activities as usual so economic activity also began to run as before. Using a credit card requires a high level of trust from the user.

Based on data from Bank Indonesia (BI), the volume of credit card swipes reached 80.80 million transactions as of March 2022. This value increased 22.01% year on year (yoy) from the same position last year of 66.22 million. Meanwhile, based on value, credit card transactions reached IDR 71.31 trillion throughout the first quarter of 2022. This value increased 9.74% yoy from the position in March 2021 reaching IDR 64.98 trillion.

Bank Indonesia (BI) also recorded an increase in both the value and volume of credit card transactions as of June 2022. Quoting the June 2022 edition of the Indonesian Financial Market Infrastructure and Payment System Statistics (SPIP) report, the central bank recorded that the value of credit card transactions grew 34% in terms of annually from IDR 19.81 trillion to IDR 26.62 trillion. Meanwhile, credit card transaction volume also grew by 20% yoy, from 23.22 million transactions to 27.93

million transactions. An increase also occurred in the number of credit cards which reached 16.70 million units in June 2022 (Anggraeni, 2022).

Sharia cards or financing cards are part of several forms of financial cooperation cards, where financing cards are one of the banking products that provide many uses but are susceptible to various risks, so sharia banking applies risk management to reduce the risks posed. The use of credit cards has a discussion about the launch of sharia credit cards from the MUI DSN (National Sharia Council) by issuing fatwa No.54/DSN-MUI/X/2006 as well as Bank Indonesia's approval letter number 10/337 DPbs/2008 concerning the law on credit card permissibility and there are several other provisions. One of the largest and most well-known companies in Indonesia which currently uses sharia principles is PT. Bank BNI with its product Bank BNI Syariah. On February 9 2008 to coincide with the Sharia Economic Festival (FES), the BNI Sharia Business Unit (BNI Syariah) launched a type of financing based on the iB Hasanah Card Credit Card in collaboration with the Master Card International provider. The Hasanah card is the second credit card in Indonesia following the private bank, namely Bank Danamon Syariah, which issued the Dirham Card first on July 19 2007. (Wulandari & Ismawati, 2018).

This significant growth shows that the Hasanah Card is now increasingly popular as a means of replacing cash and has even become part of the lifestyle of modern society, one of which is triggered by the development of the lifestyle of people in big cities based on sharia principles used. In the midst of intense competition in the credit card business and the implementation of new regulations from Bank Indonesia regarding restrictions on credit card ownership, Bank Syariah Indonesia was able to exceed its credit card acquisition target.

Table 2 Number of Hasanah Card Customers

Year	Number of *Card Holder*
2016	262.129 *Card Holder*
2017	264.487 *Card Holder*
2018	282.095 *Card Holder*
2019	312.535 *Card Holder*
2020	351.231 *Card Holder*
2021	370.000 *Card Holder*

Source: BNI Syariah Financial Report 2016-2020 and BSI 2021

This data can be seen from the use of sharia credit cards issued by Sharia Bank, namely BNI Syariah, in 2016-2020 the number of Hasanah card holders is increasing. In 2020, the net expansion of the BNI iB Hasanah Card will be IDR 7 billion or 147.4% of the target. Transactions during 2020 reached IDR 977 billion. BNI iB Hasanah Card acquisitions in 2020 amounted to 38,696 cards or 117.3% of the target, so that the total number of BNI iB Hasanah Card holders at the end of 2020 reached 351,231 card holders. In terms of quality, the NPF percentage of BNI iB Hasanah Card in 2020 was 4.01%, an increase from the NPF in 2019, which was 2.85% (BNI Syariah, 2022).

Data released by Bank Indonesia and BNI Syariah shows that people are very enthusiastic about using credit cards, whether conventional or sharia. BNI Syariah or which has now merged into Bank Syariah Indonesia (BSI) stated that the NPF level in 2020 will increase due to the increase in the number of card holders who will be faced with various types of risks, one of which is the risk of default or bad credit, this could disrupt the mission. The main role of Islamic banks in encouraging the creation of the real sector. For this reason, risk management and risk management policy targets are needed for better bank business activities.

RESEARCH METHOD

The research used by the author is qualitative research. What is meant by qualitative research is research that intends to understand the phenomena experienced by research subjects holistically, and by means of descriptions in the form of words and language, in a special natural context and by utilizing various scientific methods (J, 2007). This approach is a systematic and intensive data collection process to obtain knowledge about "Analysis of the Implementation of Risk Management on the BSI Hasanah card case study of PT Bank Syariah Indonesia KC Medan Ahmad Yani". Descriptive research means carefully recording all the symptoms (phenomena) seen, heard and read (via interviews, photos, videos, tapes, personal documents, brochures, etc.) and the researcher also compares, combines and draws conclusion.

The subjects used in this research were employees who handle Hasanah card financing and customers at Bank Syariah Indonesia KC Medan Ahmad Yani. The research object is a social research situation that wants to know what happens in it.

The object of this research is risk management on the BSI Hasanah Card at PT Bank Syariah Indonesia KC Medan Ahmad Yani.

In this research, the author obtained primary data taken from the interview process with parties related to Risk Management on the BSI Hasanah Card at PT Bank Syariah Indonesia KC Medan Ahmad Yani. In this case the author uses a structured interview technique, namely interviewing employees and parties related to BSI Hasanah Card products to obtain the information and data they want to find. The purpose of conducting interviews is to find more open problems, as the party being interviewed can be asked for their opinions and ideas. The documentation is data collection originating from notes and guidebooks owned by PT Bank Syariah Indonesia KC Medan Ahmad Yani which has financing card products, namely Hasanah cards and BSI annual reports.

RESULT AND DISCUSSION

1. Result

A. BSI Hasanah *Card*

a. Limits and Fees on Hasanah Card

Sharia credit cards or hasanah cards at Bank Syariah Indonesia consist of 3 types, namely:

1) Hasanah Card Classic, has a limit of IDR 4,000,000 - IDR 6,000,000

Figure 1 Hasanah *Card Classic*



2) Hasanah Card Gold, has a limit of IDR 8,000,000 - IDR 30,000,000

Figure 2 Hasanah *Card Gold*



3) Hasanah Card Platinum, has a limit of IDR 40,000,000 – IDR 900,000,000

Figure 3 Hasanah *Card Platinum*



There are fees that must be paid by the Card Holder when using the Hasanah Card, these fees are:

a) *Annual membership fee and Monthly membership fee: fees given by the card holder to the card issuer. This fee is paid as a fee for extending the membership period and in return for permission to use card facilities. The payment amount has been agreed at the beginning and is within the limit*
b) *Ta'widh Fees (Collection Fees): compensation for costs incurred by the card issuer due to the card holder's delay in paying his/her obligations which are due*
c) *Minimum payment: 10% of the total bill amount or minimum IDR 50,000 for classic and gold (whichever is greater) IDR. 100,000 and platinum (whichever is greater) according to installments*

d) *Cash Withdrawal Fee: IDR 25,000 per transaction*

Table 3 Cost Information of Hasanah *Card*

Limits card	Classic	Gold	Platinum
Category 1	Rp. 4.000.000	Rp 8.000.000	Rp 40.000.000
Category 2	Rp 6.000.000	Rp 10.000.000	Rp 50.000.000
Category 3		Rp 15.000.000	Rp 75.000.000
Category 4		Rp 20.000.000	Rp 100.000.000
Category 5		Rp 25.000.000 –Rp30.000.000	>Rp 125.000.000 –max Rp. 900.000

Table 4 *Annual Membership Fee*

	Classic	***Gold***	***Platinum***
Main card	Rp 120.000	Rp.240.000	Rp. 600.000
Additional card	Rp 60.000	Rp. 120.000	Rp 300.000

Table 5 *Monthly Fee*

Limit Card	***Classic***	***Gold***	***Platinum***
Category 1	Rp. 80.000	Rp 140.000	Rp 700.000
Category 2	Rp 120.000	Rp 175.000	Rp 875.000
Category 3		Rp 262.500.	Rp 1.312.000
Category 4		Rp 350.000	Rp 1.750.000
Category 5		Rp 437.500 - Rp 525.000	Rp 2. 187.000 – Max Rp.15.750.000

Table 6 Ta'widh costs (billing costs)

Number of days in arrears	Cost
1 s/d 149 days	Rp 57.000
150 days and after	Rp 150.000

(Source: Hasanah Card brochure)

Based on an interview with Mr. Anggra Wirahadi, the most basic difference between a Hasanah card or similar financing card and a conventional credit card is that if a conventional credit card has an interest rate system, then a Hasanah card or similar financing card has a payment system according to the bill. (in this case the amount of fees for using the Hasanah card) that exist. But the system that is very visible from this Hasanah card is, if the customer using the Hasanah card makes a payment before the due date, then the customer using the Hasanah card is entitled to get a Cash Rebate. Cash Rebate is a form of appreciation for Hasanah card holders who have made payments which are a reduction of the Monthly Fee.

2. Research Discussion

BSI Hasanah Card Issuance Mechanism

When carrying out a process, whether in a sharia banking or in another company, the implementation of an operation is the thing that is most looked at and the most important, where a standard operating procedure (SOP) is always applied there, because if an SOP is not implemented then the company will not can achieve its goals optimally. However, when implementing a mechanism, nothing impossible can happen even though it has been prepared from the start and is not realized well. The mechanism itself is a process of implementing sharia banking activities in providing financing, such as credit card financing or hasanah card financing.

In accordance with the provisions of DSN Fatwa No.54/DSN-MUI/X/2006 concerning sharia cards, the contracts used in Syariah Cards are Kafalah contracts, Qardh contracts, and Ijarah contracts. The kafalah contract where BSI is the guarantor for the Hasanah Card holder towards the Merchant for all payment obligations arising from the Hasanah Card holder's transactions with the Merchant and cash withdrawals, the qardh contract where the BSI is the lender to the Hasanah Card holder for all cash withdrawal transactions with using a Hasanah Card and an ijarah contract where BSI is the payment system service provider for Hasanah Card holders. For this ijarah agreement, Hasanah Card holders are subject to annual membership and monthly membership fees (Zannah, 2017).

CONCLUSION AND SUGGESTION

1. To get a credit card at PT BSI KC Medan Ahmad Yani, the debtor must fulfill the requirements set by the bank and follow the procedures that have been set and conform to the limits that have been set by the bank. The mechanism for issuing hasanah cards must be based on 3 contracts, namely the kafalah, qardh and ijarah contracts and with the provisions of sharia card restrictions.
2. The implementation of risk management that has been implemented by the BSI KC Medan Ahmad Yani bank has gone in a better direction. One of the risks with the Hasanah Card at BSI KC Medan Ahmad Yani is the risk of default or the risk of irregularities in paying bills when they are due, and operational risks. Judging from the data on Hasanah card users which are increasing, the risks that will arise are also increasing. The risk management process is carried out from the first moment of customer verification, namely by using the 5c principles and the risk management process in the form of risk identification, risk measurement, risk monitoring and risk control. So, to deal with problematic Hasanah Card customers, the bank will call the party concerned or send a warning letter to the customer, if the letters are not responded to then the bank will go to the party concerned. If there is a delay in the Hasanah Card payment by the customer, BSI KC Medan Ahmad Yani will charge a ta'widh fee. The fees for the hasanah card have been prepared in accordance with the MUI DSN Fatwa and sharia provisions.

REFERENCE

Anggraeni, R. (2022). *BNI Catat Pengguna Kartu Kredit Tembus 1,9 Juta Pada Semesterl/2022*.https://finansial.bisnis.com/read/20220824/90/1570164/bn i-bbni-catat-pengguna-kartu-kredit-tembus-19-juta-pada-semester-i2022

Anggraini, T,. J.Nasution. Y, S,. & Sugianto. (2015). *Lembaga Keuangan SyariahDan Dinamika Sosial*. Medan : FEBI UINSU PRESS

Arifin, Z. (2002). *Dasar-Dasar Manajemen Bank Syariah.* Jakarta: Alvabet.

Ash-Shawi, A. A.-M. (2004). *Fikih Ekonomi Keuangan Islam.* Jakarta: Darul Haq.

Basyaib,F. (2007). *Manajemen Risiko*. Jakarta : Grasindo

Berliana, M. (2020). Analisis Manajemen Risiko Bisnis. *Jurnal Akutansi Universitas Jember*, 53.

Cresswell, J. W. (2014). *Cresswell,Penelitian Kualitatif Dan Desain Riset Memilih Diantara Lima Pendekatan, Ed.3.* Yogayakarta: Pustaka Belajar.

Damayanti, D. (2019). *Penerapan Manajemen Risiko Produk Pembiayaan Griya iB Hasanah Terhadap Tingkat Profitabilitas Di Bank BNI Syariah KC Tanjung Karang.* Skripsi IAIN Metro

Fahmi, I. (2014). *Manajemen Risiko Teori, Kasus, dan Solusi.* Bandung : Alvabeta

Fasa, M. I. (2016). Manajemen Resiko Perbankan Syariah di Indonesia. *Jurnal Studi Ekonomi Dan Bisnis Islam,Vol.1 No.2*

Firmanda, H. (2014). Syariah *Card* (Kartu Kredit Syariah) Ditinjau Dari Asas Utilitas Dan Mashlahah. *Jurnal Ilmu Hukum*, 261.

Fahmi, I. (2014). *Manajemen Risiko Teori, Kasus, dan Solusi.* Bandung : Alvabeta.

Fasa, M. I. (2016). Manajemen Resiko Perbankan Syariah di Indonesia. *Jurnal Studi Ekonomi Dan Bisnis Islam,Vol.1 No.2*

Firmanda, H. (2014). Syariah *Card* (Kartu Kredit Syariah) Ditinjau Dari Asas Utilitas Dan Mashlahah. *Jurnal Ilmu Hukum*, 261

Firmansyah, A. &. (2019). *Manajemen Bank Syariah(Implementasi Teori Dan Praktek.* Surabaya: Qiara Media.

Florentin Butaru, e. (2016). Risiko Dan Manajemen Risiko Di Industri Kartu Kredit. *Journal Of Banking And Finance*.

Hafanah, N. (2020). *Optimalisasi Kartu Kredit iB Hasanah Card di BNI Syariah Palangkaraya.* Skripsi IAIN Palangkaraya.

Haling, D. H,U.N & Hidayah, N.R. (2019), Analisis Implementasi Kartu Kredit Syariah Pada PT Bank BNI Syariah Cabang Palu Persepektif Ekonomi Islam. *Jurnal Perbankan Dan Keuangan Syariah. Vol1, No.1, 12*.

Harahap, S. (2016). *Pengantar Manajemen .* Medan : UIN PRESS.

Hidayat, M. (2010). *An Introduction To The Sharia Economic.* Jakarta: ZikrulHakim.

Ibrahim, A. (2010). Kartu Kredit Dalam Hukum Syariah: Kajian Terhadap AkadDan Persyaratannya. *Jurnal al-Mu'ashirah. Vol,7.No.1*

Ibrahim. (2015). *Metode Penelitian Kualitatif Paduan Penelitian Beserta Contoh Proposal Kualitatif.* Bandung : Alfabeta.

Indrawati, N. K. (2012). Manajemen Risiko Berbasis Spiritual Islam. *JurnalEkonomi Dan Keuangan*, 188.

Indroes, F. N. (2011). *Manajemen Risiko Perbankan Pemahaman Pendekatan 3 Pilar Kesepakatan Basel II .* Jakarta: Rajawali Pers.

Ismawati, N. M. (2018). Tinjauan Prinsip Syariah Dalam Aplikasi iB Hasanah *card*. *Jurnal Ekonomi, Keuangan Dan Perbankan* , 130.

Ismawati, N. M. (2018). Tinjauan Prinsip Syariah Dalam Aplikasi iB Hasanah *card*. *Jurnal Ekonomi,Keuangan Dan Perbankan Syariah, Vol.2, No.1*,139.

J.Moleong, L. (2007). *Metodologi Penelitian Kualitatif.* Bandung: PT.Remaja Rosdakarya.

Jaroslav Belás, e. (2017). Manajemen risiko kredit : Aspek Keselamatan Dan Keberlanjutan Keuangan. *Journal of security and suistainability issues,Vol.7 No.7*.

Kamal, F. (2014). Managemen Resiko dan Resiko dalam Islam. *Jurnal Muamalah*, 96.

Karim, A. (2007). *Bank Islam: Analisis Fiqih Dan Keuangan .* Jakarta: PT.Raja Grafindo Persada.

Labombang, M. (2012). Manajemen Risiko Dalam Proyek Konstruksi. *Jurnal Smartek*, 188.

Meylianingrum, A. A. (2022). Customer Preferences For iB Hasanah *Card* Products As Financial *Card* At BNI Syariah Bank Surabaya Branch. *Jurnal Pemikiran Dan Pengembangan Perbankan Syariah Vol.7,No.2*.

Mufrikha, S. Latifa, N, R & Masruchin. (2021). Implementasi Manajemen Risiko Pembiayaan Pada BSI KCP Mojokerto Bangsal. *Jurnal Ilmiah Ekonomi Islam, Vol.7 No.3*

Mulyawan, S. (2015). *Manajemen Risiko*. Bandung : CV Pustaka Setia.

Nadia,S. H,N.& Isnaliana. (2020) . Analisis Penerapan Manajemen Risiko Dalam Upaya Pencegahan Pembiayaan Bermasalah Pada PT.BPRS Hikmah Wakilah Banda Aceh. *Jurnal Ilmiah Mahasiswa Ekonomi Dan Bisnis Islam, Vo.1 No.2*

Nanang, F. D. (1996). *Landasan Manajemen Pendidikan.* Bandung: PT.Remaja Rosdakarya.

Nasution, M. L. I. (2018). *Manajemen Pembiayaan Bank Syariah*. Medan : FEBIUINSU PRESS.

Noor, J. (2015). *Metodologi Penelitian.* Jakarta: Prenamedia Group.

Nuhyatia, I. (2015). Kajian Fiqh Dan Perkembangan Kartu Kredit Syariah (Syariah *Card*) Indonesia. *Jurnal Ekonomi dan Hukum Islam.Vol.5.No.1,ISSN:2088-6365*, 32.

Olausi, I. A. (2014). Dampak Manajemen Risiko Kredit Terhadap Komersial Kinerja Bank Di Nigeria. *International Journal of Management and Sustainability, Vol.3 No.5*.

Peraturan Bank Indonesia. (2011). PBI Nomor 16/8/PBI/2014. Tentang Penerapan Manajemen Risiko Bagi Bank Umum Syariah dan Unit Usaha Syariah

Peraturan Otoritas Jasa Keuangan. (2016). POJK Nomor 18 /POJK.03/2016.

Tentang Penerapan Manajemen Risiko Bagi Bank Umum.

Prayogo, H. F. (2014). Persepsi Analisis Kartu Kredit Tentang Risiko Kredit PadaBank Konvensional Dan Bank Syariah. *Jurnal Akutansi Indonesia, Vol.3 No.1*.

Rahmani, N. A. (2016). *Metodologi Penelitian Ekonomi.* Medan: FEBI UIN-SU Press.

Rifai, A. B. (2018). Analisa Kesesuaian Kartu Kredit Syariah Terhadap Fatwa No.54/DSN-MUI/X/2006 Tentang Syariah *Card* Pada Produk Hasanah *Card* Bank BNI Syariah. *Jurnal Ekonomi Islam*, h. 65.

Rijal, A. (2018). Pengetahuan Konsumen Terhadap iB Hasanah *Card* Bank BNI Syariah Cabang Surabaya. *Jurnal Ekonomi Syariah,Vol.1 No.1*.

Rivai, V. (2007). *Bank and Financial Institution Management "Conventional and sharia system".* Jakarta: PT. Raja Grafindo Persada.

Rustam, B. R. (2018). *Manajemen Risiko Perbankan Syariah Di Era Digital(Konsep Dan Penerapan Di Indonesia).* Jakarta: Salemba Empat.

Shomad, T. P. (2016). *Hukum Perbankan .* Jakarta: Publisher.

Siregar, S. (2022). *Wawancara Dengan Nasabah Hasanah Card*

Sodiq, S. S. (2015). *Dasar Metodologi Penelitian.* Yogyakarta: Literasi Media Publishing.

Soemitra, A. (2009). *Bank Dan Lembaga Keuangan Syariah.* Jakarta: Prenamedia Group.

Sugiyono. (2007). *Metodologi Penelitian Bisnis.* Jakarta: PT.Gramedia. Sugiyono. (2009). *Metode Penelitian Pendidikan.* Bandung: Alfabeta.

Sugiyono. (2012). *Metode Penelitian Kuantitatif, Kualitatif dan R&D.* Bandung : Alfabeta.Cet.10.

Suhartini, T. (2014). *Analisis SWOT Terhadap Produk iB Hasanah Card BNI Syariah Studi Kasus Pada BNI Syariah Kantor Cabang Jakarta Utara.* Skripsi UIN Syarif Hidayatullah.

Sukamto, I. F. (2020). Tinjauan Maqashid Al Syariah Dalam Produk iB Hasanah *Card* Perbankan Syariah. *Jurnal Pendidikan Islam,Vol.2 no.1*, 97-98.

Supriyo. (2017). Menejmen Risiko Dalam Persepektif Islam. *Jurnal Pendidikan Ekonomi UM Metro Vol.5 No.1*

Sutedi, A. (2011). *Perbankan Syariah Tinjauan Dari Beberapa Segi Hukum.* Bogor: Ghalia Indonesia.

Taufiq, M. (2018). M*anajemen Risiko Hasanah Card Pada PT. BNI Syariah Cabang Banjarmasin.* Skripsi UIN Antasari.

Ulfah, A. A. (2010). *Kapita Selekta Ekonomi Islam Kontemporer.* Bandung : Alfabeta.

Umar, H. (2013). *Metode Penelitian Untuk Skripsi Dan Tesis Bisnis Ed.ke 2.*

Jakarta: PT Raja Grafindo Persada.

Wahyudi, I. dkk. (2013). *Manajemen Risiko Bank Islam.* Jakarta: Salemba Empat. Wardani, F. A. (2016). Kartu Kredit Syariah Dalam Tinjauan Islam. *Jurnal Ekonomi Syariah, Vol.1 No.2*, 36.

Wasilah, S. N. (2008). *Akuntansi Syariah di Indonesia.* Jakarta: Salemba Empat. Wirahadi, A. (2022). *Wawancara Kepada Card Business Bank Syariah Indonesia*

KC Medan Ahmad Yani

Yulianti, R. (2009). Manajemen Resiko Perbankan Syariah. *Jurnal La Riba*, 151-165.

Yuniarti. (2017). *Penerapan Manajemen Risiko Dalam Pembiayaan Multiguna iB Hasanah Pada BNI Syariah Kota Bengkulu*. Skripsi IAIN Bengkulu.

Yusuf, Z. A (2011). Perbandingan Kartu Kredit Dan Kartu Kredit BerbasisSyariah Di Indonesia. *Jurnal Al-Iqtishad Vol.III No.2.*

Zannah, M. (2017). *Implementasi Fatwa DSN MUI No.54/DSN-MUI/X/2006Tentang Syariah Card*. Skripsi UIN Raden Intan Lampung.